



## Division of Insurance

### **Health Insurance Companies Offering Assistance to Colorado Flood Victims**

*as of 10/7/13*

These accommodations are being made for those Coloradoans who have been directly affected by the recent flooding. It is important that consumers work with their insurance companies to see what help is available. Impacted residents should contact their insurance carriers to understand the exact details of what the company can do for them. Much of this assistance will only be available for a limited time and often requires that the consumer contact the insurance company directly.

#### **Aetna**

- Making it easier for members affected by flooding in Colorado to refill prescriptions.
- Affected members can seek routine or emergency care anywhere, as needed, without a referral or pre-authorization.
- Aetna's Employee Assistance Program (EAP) resources available to Aetna plan sponsors. The EAP can provide consultation, referrals or general information. Call 1-888-AETNA-EAP (1-888-238-6232).
- Student Assistance is also available at 1-877-351-7889.
- Replacement ID cards and access to a Personal Health Record can be found at [www.aetna.com](http://www.aetna.com).

#### **Anthem Blue Cross / Blue Shield (Wellpoint)**

*These changes are in effect until October 13.*

- Suspending early refill limits for prescriptions and shipping prescription to members at alternative addresses.
- Allowing payment for replacement of covered durable medical equipment or supplies for impacted members who call in.
- Allowing the affected members to see any physician necessary to provide access to care.
- Paying all claims as in-network, regardless of whether the health care provider is in-network.
- Waiving the notification penalty on utilization management (UM) review of in-hospital cases.
- Members affected by the floods should seek medical assistance wherever it is available and have their medications refilled at any pharmacy.

## **Cigna**

- Customers who have health benefits or employee assistance program benefits with Cigna should call the telephone number on their Cigna I.D. card.

## **Humana**

*For members who reside in the affected counties.*

- Members can get a prescription drug refill at any plan pharmacy earlier than required.
- Claims from non-participating providers (out-of-network) are being re-processed by Humana as being from participating providers for Medicare members that identify themselves as being impacted by the disaster.
- Pre-authorization requirements are waived for Medicare members that identify themselves as being impacted by the disaster.

## **Kaiser Permanente**

- Kaiser Permanente relaxed its "refill too soon" rules edits to ensure that members can get an early refill of medication without the prescription being rejected. Members are instructed to fill *urgent* prescriptions at a network pharmacy and submit a claim for reimbursement if an in-house pharmacy was closed due to the floods. For members who normally fill prescriptions at a network pharmacy, Kaiser is providing emergency refills at the regular co-payment cost.
- Members needing a replacement card should call Member Services at [303-338-3800](tel:303-338-3800) or [1-800-632-9700](tel:1-800-632-9700) (TTY: [1-800-521-4874](tel:1-800-521-4874)), weekdays, 8 a.m. to 5 p.m., or visit [kp.org](http://kp.org) to order a replacement.
- Members can also call Kaiser Permanente's 24/7 Medical Advice Line at [303-338-4545](tel:303-338-4545) or [1-800-218-1059](tel:1-800-218-1059) (TTY for the deaf, hard of hearing, or speech impaired: [1-800-521-4874](tel:1-800-521-4874)) to have medical problems evaluated or get advice over the phone, when medically appropriate. Staff on this line can also direct you to a hospital or behavioral health provider should the need arise.

## **UnitedHealth Group**

- Assisting health plan participants who may need to make alternate arrangements to ensure continuity of care, in addition to a free emotional-support line from Optum, announced earlier.
- Plan participants who need help finding a care provider in the UnitedHealthcare network can call customer care at the number located on the back of their medical ID card. Plan participants needing early prescription refills can call customer care at the number located on the back of their medical ID card.
- For plan participants who may have misplaced their medical ID card, call 1-866-633-2446, 8 a.m.-8 p.m. (in the local time zone), Monday through Friday. Participants who have a smartphone can download the free Health4Me app, which provides instant access to their ID card, network care providers, their personal health benefits and more.
- Optum, a health and behavioral health services company aligned with UnitedHealth, is offering a free emotional-support help line at 1-866-342-6892. The line is open 24 hours a day, seven days a week, for as long as necessary. The service is free of charge and

open to anyone. Specially trained Optum mental health specialists can help people manage their stress and anxiety. Callers may also receive referrals to community resources to help them with specific concerns, including financial and legal matters.